



Distracted Driving

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Is distracted driving a problem in Michigan?

Year	Fatal	Incapacitating Injury	Non-Incapacitating	Possible Injury	No Injury	Total
2015	28	156	588	1605	5133	7510
2014	13	119	471	1084	3663	5350
2013	20	121	385	1130	3346	5002

*Data obtained from the Michigan State Police

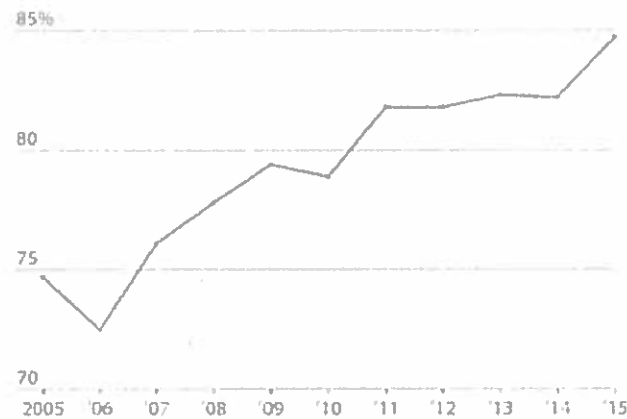
Distracted Driving Impacts Auto Insurance Rates

- ▶ According to the National Safety Council 26% of all crashes involved cell phone use.
- ▶ In a 2017 Time Money article, Chris Goethe's from the Massachusetts Division of Insurance affirmed insurance rates are rising from this epidemic when he stated, "I would characterize distracted driving as a big factor. It's resulting in more accidents out on the road."
- ▶ Distracted driving crashes often mirror drunk driving accidents in the amount of personal injury and property damage.
- ▶ This leads to increase litigation costs and health care expenses that drive up insurance rates.

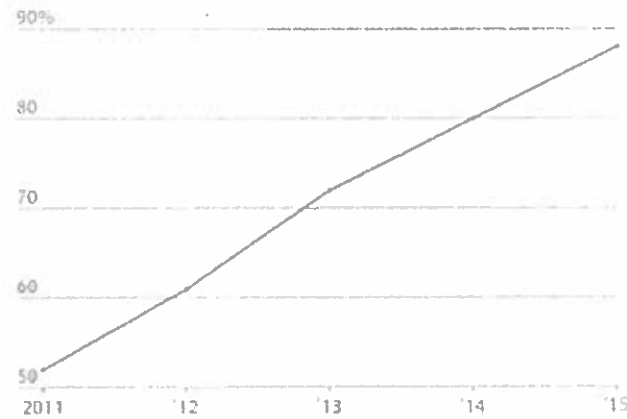


Smart Phone Use and Insurance Rates

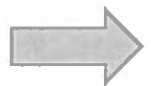
Percentage of personal auto premiums paid to claims and related expenses



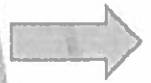
Smartphone ownership among drivers



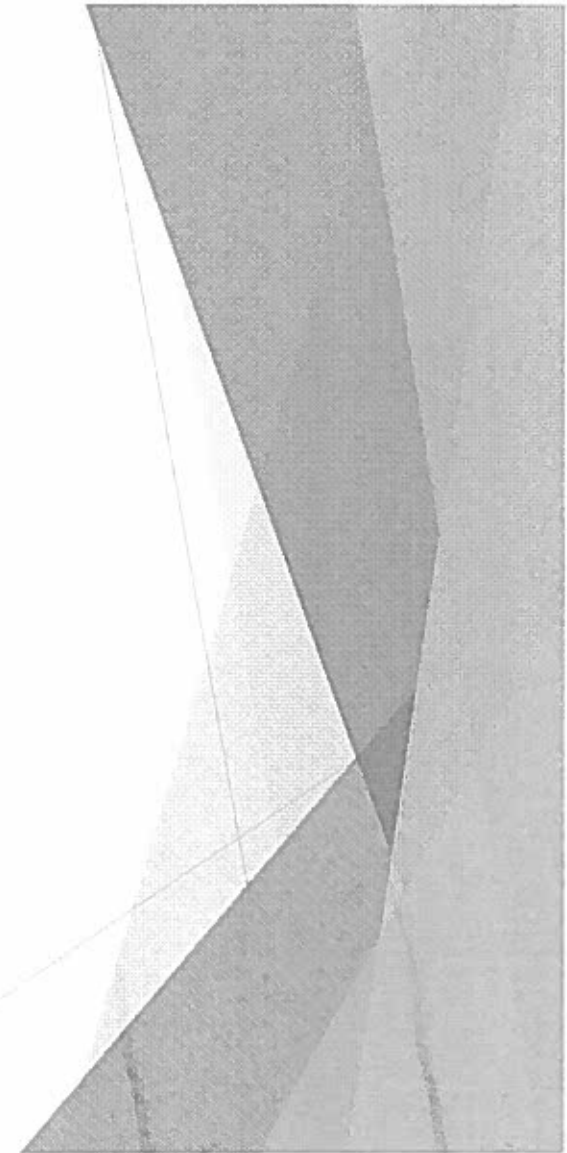
Sources: Insurance Information Institute (insurance); NAIC (insurance); Department of Transportation (miles, crashes); Insurance Services Office (payouts); State Farm (phones) *Estimates



According to the National Highway Traffic Safety Administration's (NHTSA) most recent data, the U.S. saw a 7.2% increase in fatal crashes in 2015.



Pedestrian and motorcycle fatalities also increased by 9.5% and 8.3% respectively in 2015.



Hand-Held Vs. Hands-Free Cell Phone Use

New York State Cell Phone Crash Data

Contributing Factor	Total Crashes	Fatalities	Injury	Property Damage
2015				
Hand-Held Cell Phone	591	1	302	288
Hands-Free Cell Phone	69	0	32	
2014				
Hand-Held Cell Phone	587	2	318	267
Hands-Free Cell Phone	57	1	27	29
2013				
Hand-Held Cell Phone	604	3	311	290
Hands-Free Cell Phone	68		35	33
2012				
Hand-Held Cell Phone	593	2	302	289
Hands-Free Cell Phone	45		27	18
2011				
Hand-Held Cell Phone	526	1	262	263
Hands-Free Cell Phone	48		26	22

Data obtained from The Institute for Traffic Safety Management and Research (<https://www.itsmr.org/>).



According to the National Safety Council, cell phone related crashes are significantly underreported because they rely on drivers to admit they were using a cell phone at the time of the crash.

California's Success Story

- ▶ Enacted a hands-free policy 2008 and conducted a study before and after it was put in place to measure the effectiveness of the law.
- ▶ Hand hand-held cell phone crash related injuries decreased by 49.8% and overall traffic deaths declined by 22%.
- ▶ There are now a total of 14 states that have enacted hands-free policies.

Category	Jul-Jun 2007/2008	Jul-Jun 2008/2009	Reduction	Percent Reduction
Injuries				
Overall	257,095	235,384	21,711	8.4%
Distracted Driving	24,955	20,387	4,568	18.3%
Hand Held	3,828	1,923	1,905	49.8%

The Public Supports Hands-Free Policies

► According to AAA's 2015 Safety Culture Index:

77.4 percent of drivers say texting or emailing is a very serious threat to safety.

80.6 percent say it is completely unacceptable.

However, more than a third (42.3%) read a text or email while driving in the past 30 days, and nearly a third (31.3%) typed one.

